

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**CUSTOMER NO. 22927**

Applicants: Walker *et al.*  
Application No.: 09/592,618  
Filed: June 13, 2000  
Title: METHOD AND APPARATUS FOR PROVIDING A BENEFIT  
DURING A TRANSACTION FOR USE DURING A LATER  
TRANSACTION

Attorney Docket No.: 00-012

Group Art Unit: 3628  
Examiner: Igor N. Borissov

**AMENDMENT AND RESPONSE  
to the Non-final Office Action mailed August 23, 2007**

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Non-final Office Action mailed August 23, 2007 as Part of Paper No./Mail Date 20070820 (hereinafter the "Office Action"), please enter the following amendments and consider the following remarks.

Following is a detailed listing of all claims that are, or were, in the application. A status identifier is provided for every claim and the current text of every claim is presented, unless the claim has been cancelled or not entered. Current amendments to the claims are expressed in the detailed listing by strikethrough or double brackets (for deleted matter) or underlining (for added matter).